



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** [VALLEY NATIONAL BANCORP](#)

**City/State** [NEW YORK, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [55,927,501](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[VALLEY NATIONAL BANCORP](#)  
[ONE PENN PLAZA](#)  
[NEW YORK, NY 10119](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

**Summary Ratios**

	09/30/2022	09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	50,593,248	41,133,024			41,468,225			40,530,174			33,448,035		
Net income (\$000) .....	391,260	358,802			473,840			390,606			309,793		
Number of BHCs in peer group .....	132	132			130			128			125		

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.14	2.79	78	2.91	2.65	68	2.93	2.60	74	2.77	2.77	41	2.70	3.01	28
+ Non-interest income .....	0.41	0.94	18	0.38	1.09	13	0.37	1.04	12	0.45	1.21	18	0.65	1.32	19
- Overhead expense .....	2.01	2.18	45	1.66	2.21	16	1.68	2.17	17	1.60	2.57	10	1.89	2.69	17
- Provision for credit losses .....	0.11	0.10	61	0.06	-0.12	88	0.07	-0.09	87	0.31	0.51	25	0.08	0.15	32
+ Securities gains (losses) .....	0	0	74	0	0.01	60	0	0.01	54	0	0.02	36	-0.01	0.01	12
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent) .....	1.42	1.46	52	1.58	1.76	39	1.55	1.66	46	1.32	1.04	69	1.38	1.56	32
Net operating income .....	1.03	1.10	42	1.16	1.34	36	1.14	1.26	39	0.96	0.81	63	0.93	1.19	18
Net income .....	1.03	1.10	42	1.16	1.34	36	1.14	1.26	39	0.96	0.82	62	0.93	1.19	18
Net income (Subchapter S adjusted) .....		1.56			2.06			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.82	3.36	81	3.51	3.12	74	3.50	3.06	76	3.74	3.55	59	4.35	4.41	48
Interest expense .....	0.40	0.35	69	0.35	0.26	74	0.33	0.25	71	0.71	0.52	77	1.39	1.08	76
Net interest income (tax equivalent) .....	3.42	3.01	77	3.16	2.85	70	3.18	2.80	75	3.02	3.01	44	2.96	3.33	28
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.01	0.09	9	0.06	0.12	45	0.05	0.11	35	0.12	0.27	36	0.06	0.21	28
Earnings coverage of net loan and lease losses (X) .....	-173.17	36.38	10	31.91	26.30	63	44.28	39.72	67	17.22	22.91	59	30.34	24.40	71
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.05	1.17	39	1.05	1.32	27	1.05	1.23	32	1.06	1.58	19	0.54	0.83	24
Allowance for loan and lease losses / Total loans and leases .....	1.05	1.15	42	1.05	1.30	28	1.05	1.20	35	1.05	1.55	20	0.54	0.81	25
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.65	0.39	84	0.78	0.58	73	0.71	0.49	78	0.59	0.71	44	0.60	0.57	57
30-89 days past due loans and leases / Total loans and leases .....	0.15	0.33	35	0.15	0.29	32	0.15	0.32	31	0.26	0.39	38	0.24	0.43	28
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	11.43	5.89	73	7.99	-3.31	82	4.50	-2.33	73	17.39	3.20	83	25.72	14.45	80
Net short-term noncore funding dependence .....	8.67	0.87	81	5.58	-9.17	89	2.16	-7.71	79	14.15	-4.76	92	19.80	3.38	90
Net loans and leases / Total assets .....	79.95	63.09	89	78.54	58.81	91	78.11	58.67	90	79.09	61.58	92	79.07	63.77	91
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.31	9.22	21	8.63	9.07	39	8.88	8.98	54	8.06	9.13	17	8.76	9.76	22
Holding company equity capital / Total assets .....	11.22	9.68	75	11.68	10.79	66	11.70	10.71	65	11.29	11.16	52	11.71	12.43	42
Total equity capital (including minority interest) / Total assets .....	11.22	9.81	73	11.69	10.91	64	11.70	10.82	64	11.29	11.29	49	11.71	12.57	40
Common equity tier 1 capital / Total risk-weighted assets .....	9.09	11.79	6	10.06	12.64	9	10.06	12.42	17	9.94	12.38	11	9.42	12.17	7
Net loans and leases / Equity capital (X) .....	7.13	6.64	63	6.72	5.47	76	6.67	5.53	74	7.01	5.58	77	6.75	5.21	80
Cash dividends / Net income .....	43.14	31.93	73	40.45	27.22	78	41.17	28.27	78	49.15	42.30	62	54.03	33.12	86
Cash dividends / Net income (Subchapter S adjusted) .....		71.62			-3.51			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	35.49	6.04	93	1.30	9.51	13	6.78	10.50	41	8.63	16.68	26	17.54	9.26	82
Equity capital .....	30.10	-3.83	91	6.37	7.52	57	10.71	7.46	77	4.74	6.99	43	30.85	10.49	89
Net loans and leases .....	37.92	14.48	91	0.38	-0.66	64	5.46	3.36	64	8.66	9.07	58	18.84	9.10	84
Noncore funding .....	53.31	36.20	70	-50.47	-21.64	13	-50.24	-14.79	9	-17.51	-12.18	45	15.16	6.59	69
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	11.99	11.91	61	13.24	10.65	71	12.48	10.95	68	8.78	13.56	51	6.67	13.04	52
Equity investment in subsidiaries / Equity capital .....	111.70	104.01	80	113.85	103.15	90	113.39	103.22	88	108.86	102.81	83	106.56	103.22	72
Cash from ops + noncash items + op expense / Op expense + dividends .....	213.17	118.32	82	68.59	155.61	16	80.63	154.48	17	106.85	147.24	28	98.01	190.27	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,204,240	917,132	1,228,911	1,259,459	1,179,514	31.30	123.99
Income from lease financing receivables.....	25,222	21,116	28,478	25,248	19,394	19.44	151.62
Fully taxable income on loans and leases.....	1,229,462	938,248	1,257,389	1,284,707	1,198,908	31.04	124.50
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	1,229,462	938,248	1,257,389	1,284,707	1,198,908	31.04	124.50
Investment interest income (tax equivalent).....	90,375	51,869	70,956	88,782	108,978	74.24	24.68
Interest on balances due from depository institutions.....	6,026	1,101	1,725	2,556	5,723	447.32	421.28
Interest income on other earning assets.....	7,684	5,544	7,370	11,645	12,022	38.60	10.62
Total interest income (tax equivalent).....	1,333,547	996,762	1,337,440	1,387,690	1,325,631	33.79	112.27
Interest on time deposits of \$250K or more .....	4,932	1,081	1,215	6,559	8,490	356.24	501.46
Interest on time deposits < \$250K.....	16,342	20,685	23,879	99,508	158,203	-21.00	-45.07
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	77,423	32,896	42,879	76,169	145,177	135.36	100.90
Interest on other borrowings and trading liabilities.....	22,842	29,216	34,351	66,465	98,463	-21.82	-53.71
Interest on subordinated debt and mandatory convertible securities .....	18,773	15,769	22,001	16,114	12,619	19.05	163.85
Total interest expense.....	140,312	99,647	124,325	264,815	422,952	40.81	11.74
Net interest income (tax equivalent).....	1,193,235	897,115	1,213,115	1,122,875	902,679	33.01	137.38
Non-interest income.....	155,740	116,515	152,842	183,200	218,945	33.67	103.54
Adjusted operating income (tax equivalent) .....	1,348,975	1,013,630	1,365,957	1,306,075	1,121,624	33.08	132.91
Overhead expense.....	764,218	513,186	696,836	648,097	631,311	48.92	104.46
Provision for credit losses.....	43,414	17,645	27,244	124,557	25,809		485.65
Securities gains (losses) .....	103	558	545	524	-3,078	-81.54	1960.00
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	538,916	485,903	643,913	533,945	461,426	10.91	172.17
Applicable income taxes .....	144,271	124,626	166,899	139,460	147,002	15.76	158.21
Tax equivalent adjustments .....	3,414	2,515	3,214	3,971	4,631	35.75	-46.01
Applicable income taxes (tax equivalent).....	147,685	127,141	170,113	143,431	151,633	16.16	137.45
Minority interest .....	-29	-40	-40	-92	0		
Net income before discontinued operations, net of minority interest .....	391,260	358,802	473,840	390,606	309,793	9.05	188.10
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	391,260	358,802	473,840	390,606	309,793	9.05	188.10
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	391,231	358,762	473,800	390,514	309,793	9.05	188.07
Investment securities income (tax equivalent).....	90,375	51,869	70,956	88,782	108,978	74.24	24.68
US Treasury and agency securities (excluding mortgage-backed securities) .....	10,366	2,871	3,593	5,909	6,435	261.06	102.22
Mortgage-backed securities .....	55,557	31,951	45,129	57,228	73,927	73.88	31.07
All other securities .....	24,452	17,047	22,234	25,645	28,616	43.44	-2.09
Cash dividends declared.....	168,772	145,118	195,058	191,965	167,377	16.30	80.47
Common .....	159,256	135,602	182,370	179,277	154,689	17.44	82.54
Preferred.....	9,516	9,516	12,688	12,688	12,688	0.00	51.60

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.51	3.12	80	3.23	2.90	73	3.23	2.85	77	3.42	3.27	62	3.96	4	49
Less: Interest expense .....	0.37	0.33	69	0.32	0.24	73	0.30	0.23	71	0.65	0.48	75	1.26	0.98	76
Equals: Net interest income (tax equivalent) .....	3.14	2.79	78	2.91	2.65	68	2.93	2.60	74	2.77	2.77	41	2.70	3.01	28
Plus: Non-interest income .....	0.41	0.94	18	0.38	1.09	13	0.37	1.04	12	0.45	1.21	18	0.65	1.32	19
Equals: adjusted operating income (tax equivalent) .....	3.56	3.77	39	3.29	3.80	25	3.29	3.70	28	3.22	4.04	13	3.35	4.41	9
Less: Overhead expense .....	2.01	2.18	45	1.66	2.21	16	1.68	2.17	17	1.60	2.57	10	1.89	2.69	17
Less: Provision for credit losses .....	0.11	0.10	61	0.06	-0.12	88	0.07	-0.09	87	0.31	0.51	25	0.08	0.15	32
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	98	0	0	2	0	0	1	0	0	0	0	0	1
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	70	0	0.01	60	0	0.01	54	0	0.02	38	-0.01	0.01	12
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.42	1.46	52	1.58	1.76	39	1.55	1.66	46	1.32	1.04	69	1.38	1.56	32
Less: Applicable income taxes (tax equivalent) .....	0.39	0.34	72	0.41	0.41	63	0.41	0.38	67	0.35	0.23	84	0.45	0.36	79
Less: Minority interest .....	0	0	6	0	0	3	0	0	3	0	0	6	0	0	36
Equals: Net operating income .....	1.03	1.10	42	1.16	1.34	36	1.14	1.26	39	0.96	0.81	63	0.93	1.19	18
Plus: Net extraordinary items .....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.03	1.10	42	1.16	1.34	36	1.14	1.26	39	0.96	0.82	62	0.93	1.19	18
Memo: Net income (last four quarters) .....	1.04	1.10	42	1.13	1.30	36	1.14	1.26	39	0.96	0.82	62	0.93	1.19	17
Net income—BHC and noncontrolling (minority) interest .....	1.03	1.11	39	1.16	1.35	36	1.14	1.27	37	0.96	0.83	62	0.93	1.20	17
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.07	92.93	37	91.99	93.09	36	92.06	93.08	36	91.60	92.32	40	91.07	91.05	53
Average interest-bearing funds / Average assets .....	56.76	60.58	33	62.43	61.98	60	62.13	61.99	61	65.91	64.06	65	70.11	65.57	75
Interest income (tax equivalent) / Average earning assets .....	3.82	3.36	81	3.51	3.12	74	3.50	3.06	76	3.74	3.55	59	4.35	4.41	48
Interest expense / Average earning assets .....	0.40	0.35	69	0.35	0.26	74	0.33	0.25	71	0.71	0.52	77	1.39	1.08	76
Net interest income (tax equivalent) / Average earning assets .....	3.42	3.01	77	3.16	2.85	70	3.18	2.80	75	3.02	3.01	44	2.96	3.33	28
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.05	4.24	38	3.83	4.07	38	3.83	4.01	40	4.04	4.27	40	4.57	5.09	18
Interest-bearing bank balances .....	0.86	0.79	57	0.11	0.13	23	0.12	0.14	19	0.31	0.27	64	3.16	2.04	90
Federal funds sold and reverse repos .....		1.05			0.25			0.25			0.68			2.44	
Trading assets .....	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	3.81	3.33	79	3.50	3.09	75	3.49	3.04	79	3.73	3.51	61	4.34	4.36	49
Investment securities (tax equivalent) .....	2.48	1.96	87	2.02	1.77	68	2.02	1.77	69	2.39	2.25	64	2.87	2.76	62
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.92	1.38	95	2.98	1.23	94	3	1.14	96	2.90	1.75	90	2.75	2.32	80
Mortgage-backed securities .....	2.11	1.87	77	1.52	1.55	50	1.57	1.57	51	2.06	2.05	48	2.67	2.61	61
All other securities .....	3.80	2.89	81	3.40	2.85	70	3.38	2.81	70	3.42	3.24	65	3.49	4.06	35
Interest-bearing deposits .....	0.50	0.35	77	0.32	0.22	72	0.30	0.21	70	0.81	0.53	80	1.65	1.10	83
Time deposits of \$250K or more .....	0.70	0.61	64	0.12	0.70	3	0.11	0.66	3	0.44	1.42	3	0.66	1.96	3
Time deposits < \$250K .....	0.63	0.58	61	0.70	0.67	59	0.65	0.62	58	1.50	1.36	61	2.43	1.82	89
Other domestic deposits .....	0.47	0.31	76	0.25	0.16	78	0.24	0.15	77	0.53	0.36	83	1.25	0.93	79
Foreign deposits .....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	1.09	0.88	67	2.03	0.18	95	1.80	0.17	93	1.64	0.62	89	1.72	1.86	46
Other borrowed funds and trading liabilities .....	1.31	1.55	37	1.27	1.29	51	1.29	1.27	50	1.38	1.50	46	2.48	2.38	57
All interest-bearing funds .....	0.65	0.54	70	0.52	0.38	74	0.48	0.37	72	0.99	0.74	79	1.80	1.49	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019							
<b>Non-interest Income and Expenses</b>																
Total non-interest income .....		155,740		116,515		152,842		183,200		218,945						
Fiduciary activities income .....		1,636		1,663		2,176		1,878		1,912						
Service charges on deposit accounts - domestic .....		25,005		14,138		19,443		16,429		21,195						
Trading revenue.....		-1,161		719		1,223		-11		-37						
Investment banking fees and commissions.....		22,353		8,748		12,734		10,537		10,734						
Insurance activities revenue.....		9,072		5,805		7,810		7,398		10,409						
Venture capital revenue.....		0		0		0		0		0						
Net servicing fees .....		8,636		8,980		11,651		10,352		9,794						
Net securitization income .....		0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....		4,446		20,664		27,418		41,034		98,594						
Other non-interest income.....		85,753		55,798		70,387		95,583		66,344						
Total overhead expenses .....		764,218		513,186		696,836		648,097		631,311						
Personnel expense.....		397,103		273,190		375,865		333,221		327,431						
Net occupancy expense.....		125,496		97,112		132,098		129,002		118,191						
Goodwill impairment losses .....		0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....		26,925		16,753		21,827		24,645		18,080						
Other operating expenses.....		214,694		126,131		167,046		161,229		167,609						
Fee income on mutual funds and annuities.....		0		289		289		862		1,031						
<b>Memoranda</b>																
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0						
Number of equivalent employees .....		3,732		3,143		3,370		3,155		3,183						
Average personnel expense per employee.....		106.40		86.92		111.53		105.62		102.87						
Average assets per employee.....		13,556.60		13,087.19		12,305.11		12,846.33		10,508.34						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct				
<b>Analysis Ratios</b>																
Mutual fund fee income / Non-interest income .....		0	2.43	11	0.25	2.14	29	0.19	2.17	28	0.47	2.02	32	0.47	2.72	26
Overhead expenses / Net Interest Income + non-interest income .....		56.80	58.02	43	50.75	58.85	20	51.13	59.28	19	49.77	62.28	10	56.52	61.29	34
<b>Percent of Average Assets</b>																
Total overhead expense .....		2.01	2.18	45	1.66	2.21	16	1.68	2.17	17	1.60	2.57	10	1.89	2.69	17
Personnel expense.....		1.05	1.20	29	0.89	1.23	15	0.91	1.21	17	0.82	1.30	11	0.98	1.41	14
Net occupancy expense.....		0.33	0.22	90	0.31	0.24	81	0.32	0.23	83	0.32	0.26	72	0.35	0.28	77
Other operating expenses.....		0.64	0.73	44	0.46	0.72	9	0.46	0.72	8	0.46	0.94	6	0.56	0.97	10
Overhead less non-interest income .....		1.60	1.22	82	1.29	1.08	64	1.31	1.10	67	1.15	1.25	41	1.23	1.32	40
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>																
Total overhead expense .....		56.65	57.55	45	50.63	58.34	20	51.01	58.83	20	49.62	61.82	12	56.29	60.64	37
Personnel expense.....		29.44	31.86	33	26.95	32.89	21	27.52	32.93	24	25.51	32.36	17	29.19	32.39	28
Net occupancy expense.....		9.30	5.98	91	9.58	6.26	90	9.67	6.23	89	9.88	6.58	92	10.54	6.52	95
Other operating expenses.....		17.91	19.14	42	14.10	18.68	12	13.83	19.18	10	14.23	22.28	9	16.56	21.20	25
Total non-interest income .....		11.55	24.10	18	11.49	28.20	11	11.19	27.67	10	14.03	28.83	19	19.52	29.23	30
Fiduciary activities income .....		0.12	2.13	30	0.16	2.27	30	0.16	2.20	31	0.14	2.09	28	0.17	1.97	31
Service charges on domestic deposit accounts .....		1.85	3.30	26	1.39	3.25	21	1.42	3.27	22	1.26	3.27	17	1.89	3.88	26
Trading revenue.....		-0.09	0.57	10	0.07	0.68	55	0.09	0.62	56	0	1.28	6	0	1.18	5
Investment banking fees and commissions.....		1.66	2.15	57	0.86	2.46	40	0.93	2.58	38	0.81	2.46	36	0.96	3.54	36
Insurance activities revenue.....		0.67	0.36	76	0.57	0.38	75	0.57	0.36	75	0.57	0.41	75	0.93	0.47	81
Venture capital revenue.....		0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees .....		0.64	1.23	63	0.89	0.56	77	0.85	0.60	74	0.79	0.01	87	0.87	0.28	86
Net securitization income .....		0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....		0.33	1.19	34	2.04	3.64	43	2.01	3.30	44	3.14	3.92	55	8.79	1.86	95
Other non-interest income.....		6.36	8.80	43	5.50	9.39	28	5.15	9.27	24	7.32	9.65	43	5.91	10.04	25
Overhead less non-interest income .....		45.11	32.79	90	39.13	29.67	77	39.83	30.52	76	35.59	31.93	57	36.77	31.06	59
Applicable income taxes / Pretax net operating income (tax equivalent).....		26.77	21.50	90	25.65	21.49	89	25.92	21.18	93	26.12	18.63	94	31.86	20.56	95
Applicable income tax + TE / Pretax net operating income + TE .....		27.40	23.57	85	26.17	23.11	85	26.42	22.67	87	26.86	21.18	91	32.86	23.23	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	33,715,598	24,608,813	25,875,425	23,387,546	22,584,255	37.01	146.85
Commercial and industrial loans .....	7,298,327	4,976,806	5,129,274	6,144,124	4,241,242	46.65	206.88
Loans to individuals .....	2,573,034	2,341,978	2,387,109	2,127,479	2,237,383	9.87	44.87
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0	
Agricultural loans .....	0	0	0	0	0	0	
Other loans and leases .....	1,604,878	836,301	901,365	859,390	712,441	91.90	299.02
Less: Unearned income .....	0	0	0	0	0	0	
Loans and leases, net of unearned income .....	45,191,837	32,763,898	34,293,173	32,518,539	29,775,321	37.93	148.11
Less: Allowance for loan and lease losses .....	475,744	342,527	359,202	340,243	161,759	38.89	299.90
Net loans and leases .....	44,716,093	32,421,371	33,933,971	32,178,296	29,613,562	37.92	147.11
Debt securities that reprice or mature in over 1 year .....	4,850,137	3,634,102	3,640,761	3,345,647	3,657,027	33.46	52.81
Mutual funds and equity securities .....	43,318	36,068	36,473	29,378	41,410	20.10	294.52
Subtotal .....	49,609,548	36,091,541	37,611,205	35,553,321	33,311,999	37.45	133.12
Interest-bearing bank balances .....	686,877	1,195,244	1,844,764	1,071,360	178,423	-42.53	435.68
Federal funds sold and reverse repos .....	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year .....	143,737	158,578	156,745	166,022	245,869	-9.36	66.27
Trading assets .....	597,923	219,801	218,208	385,759	157,753	172.03	2165.46
Total earning assets .....	51,038,085	37,665,164	39,830,922	37,177,277	33,894,044	35.50	137.15
Non-interest-bearing cash and due from depository institutions .....	431,471	304,912	205,156	257,845	256,264	41.51	100.13
Premises, fixed assets, and leases .....	676,714	577,943	585,423	571,850	619,662	17.09	134.03
Other real estate owned .....	286	3,967	2,259	5,118	9,414	-92.79	-97.34
Investment in unconsolidated subsidiaries .....	1,827	1,827	1,827	1,827	1,827	0.00	34.04
Intangible and other assets .....	3,780,814	2,725,269	2,822,021	2,673,587	2,672,205	38.73	117.04
Total assets .....	55,927,501	41,278,007	43,446,443	40,686,076	37,453,416	35.49	135.18
Quarterly average assets .....	54,971,030	41,543,930	42,473,828	41,263,250	35,303,314	32.32	132.89
Average loans and leases (YTD) .....	40,494,194	32,638,720	32,813,572	31,781,699	26,228,069	24.07	128.96
<b>Memoranda</b>							
Loans held-for-sale .....	6,073	157,084	139,516	301,427	76,113	-96.13	-54.41
Loans not held-for-sale .....	45,185,764	32,606,814	34,153,657	32,217,112	29,699,208	38.58	148.25
Real estate loans secured by 1–4 family .....	5,650,336	4,892,164	5,085,359	4,916,723	4,940,496	15.50	66.01
Commercial real estate loans .....	28,056,285	19,710,994	20,782,826	18,465,171	17,638,006	42.34	173.74
Construction and land development .....	3,571,818	1,804,580	1,854,580	1,745,825	1,647,018	97.93	295.27
Multifamily .....	7,645,583	5,113,527	5,147,037	5,145,288	5,226,222	49.52	123.08
Nonfarm nonresidential .....	16,838,884	12,792,887	13,781,209	11,574,058	10,764,766	31.63	184.52
Real estate loans secured by farmland .....	8,977	5,655	7,240	5,652	5,753	58.74	63.69
Total investment securities .....	5,037,192	3,828,748	3,833,979	3,541,862	3,944,306	31.56	53.98
U.S. Treasury securities .....	344,977	67,716	67,558	119,519	189,295	409.45	82.66
US agency securities (excluding mortgage-backed securities) .....	286,690	26,259	27,190	32,379	36,588	991.78	428.81
Municipal securities .....	612,752	436,555	417,852	550,209	670,756	40.36	-0.13
Mortgage-backed securities .....	3,458,247	3,065,528	3,070,644	2,640,328	2,874,905	12.81	53.73
Asset-backed securities .....	0	0	0	0	0	-100.00	
Other debt securities .....	291,208	196,622	214,262	170,049	131,352	48.11	95.70
Mutual funds and equity securities .....	43,318	36,068	36,473	29,378	41,410	20.10	294.52
Available-for-sale securities .....	1,271,854	1,208,277	1,128,809	1,339,473	1,566,801	5.26	-12.15
U.S. Treasury securities .....	277,902	0	0	51,393	50,943		454.16
US agency securities (excluding mortgage-backed securities) .....	26,821	21,442	20,925	26,157	29,243	25.09	-39.36
Municipal securities .....	141,563	83,149	79,890	79,950	170,051	70.25	19.56
Mortgage-backed securities .....	646,665	992,828	904,502	1,090,022	1,254,786	-34.87	-44.31
Asset-backed securities .....	0	0	0	0	0	-100.00	
Other debt securities .....	178,903	110,858	123,492	91,951	61,778	61.38	211.53
Mutual funds and equity securities .....	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-535,368	11,908	-8,092	54,601	22,625		
Available-for-sale securities appreciation (depreciation) .....	-192,967	23,487	12,718	45,968	8,014		
Structured notes, fair value .....	0	0	0	0	0		
Pledged securities .....	1,219,155	1,487,920	1,736,535	2,106,189	2,317,934	-18.06	-27.00

**Liabilities and Changes in Capital**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits .....	15,420,625	10,789,237	11,675,748	9,205,266	6,710,408	42.93	202.40	
NOW, ATS and transaction accounts .....	2,092,500	663,897	1,238,987	689,760	820,800	215.18	620.98	
Time deposits less brokered deposits < \$250K .....	1,536,748	1,266,151	1,409,721	2,311,848	3,940,857	21.37	6.76	
MMDA and other savings accounts .....	21,467,162	18,247,162	19,060,653	15,349,754	11,951,551	17.65	151.93	
Other non-interest-bearing deposits .....	0	0	0	0	0	0	0	
Core deposits .....	40,517,035	30,966,447	33,385,109	27,556,628	23,423,616	30.84	163.95	
Time deposits of \$250K or more .....	1,148,199	1,028,556	880,769	1,324,294	1,652,696	11.63	86.57	
Foreign deposits .....	0	0	0	0	0	0	0	
Federal funds purchased and repos .....	133,516	183,346	155,726	447,958	503,280	-27.18	-67.09	
Secured federal funds purchased .....	0	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	1,136,535	601,378	501,777	1,555,846	1,060,123	88.99	-36.93	
Other borrowings w/remaining maturity over 1 year .....	438,033	788,750	788,023	1,037,834	1,669,738	-44.46	-65.09	
Brokered deposits < \$250K .....	3,643,609	1,637,602	1,366,534	3,054,680	4,109,525	122.50	170.46	
Noncore funding .....	6,499,892	4,239,632	3,692,829	7,420,612	8,995,362	53.31	19.81	
Trading liabilities .....	592,955	65,016	48,258	155,931	68,402	812.01	2447.06	
Subordinated notes and debentures + trust preferred securities .....	809,196	694,585	691,056	459,478	348,132	16.50	191.85	
Other liabilities .....	1,232,549	488,711	544,007	500,149	233,716	152.20	638.12	
Total liabilities .....	49,651,627	36,454,391	38,361,259	36,092,798	33,069,228	36.20	133.74	
<b>Equity Capital</b>								
Perpetual preferred stock (including surplus) .....	209,691	209,691	209,691	209,691	209,691	0.00	0.00	
Common stock .....	178,185	142,976	148,482	141,746	141,423	24.63	92.49	
Common surplus .....	4,972,732	3,672,467	3,883,035	3,637,468	3,622,208	35.41	142.00	
Retained earnings .....	1,100,838	818,780	883,645	611,158	443,559	34.45	412.06	
Accumulated other comprehensive income .....	-165,557	-21,375	-17,932	-7,718	-32,214			
Other equity capital components .....	-22,060	-41	-22,855	-225	-479			
Total holding company equity capital .....	6,273,829	4,822,498	5,084,066	4,592,120	4,384,188	30.10	147.20	
Noncontrolling (minority) interest in subsidiaries .....	2,045	1,118	1,118	1,158	0	82.92		
Total equity capital, including minority interest .....	6,275,874	4,823,616	5,085,184	4,593,278	4,384,188	30.11	147.28	
Total liabilities and capital .....	55,927,501	41,278,007	43,446,443	40,686,076	37,453,416	35.49	135.18	
<b>Memoranda</b>								
Non-interest-bearing deposits .....	15,420,625	10,789,237	11,675,748	9,205,266	6,710,408	42.93	202.40	
Interest-bearing deposits .....	29,888,218	22,843,368	23,956,664	22,730,336	22,475,429	30.84	144.72	
Total deposits .....	45,308,843	33,632,605	35,632,412	31,935,602	29,185,837	34.72	161.71	
Long-term debt that reprices within 1 year .....	0	0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>								
Equity capital, previous year-end as amended .....	5,084,066	4,592,120	4,592,120	4,384,188	3,350,454			
Accounting restatements .....	0	0	0	-28,187	2,968			
Net income .....	391,260	358,802	473,840	390,606	309,793			
Net sale of new perpetual preferred stock .....	0	0	0	0	0			
Net sale of new common stock .....	10,588	30,351	35,358	12,982	15,878			
Sale of treasury stock .....	0	0	0	0	0			
Less: Purchase of treasury stock .....	13,517	0	23,114	0	0			
Changes incident to business combinations .....	1,117,829	0	211,134	0	835,255			
Less: Dividends declared .....	168,772	145,118	195,058	191,965	167,377			
Change in other comprehensive income .....	-147,625	-13,657	-10,214	24,496	37,217			
Changes in debit to ESOP liability .....	0	0	0	0	0			
Other adjustments to equity capital .....	0	0	0	0	0			
Holding company equity capital, ending balance .....	6,273,829	4,822,498	5,084,066	4,592,120	4,384,188			

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	60.28	39.88	85	59.62	36.06	89	59.56	36.25	89	57.48	36.22	91	60.30	37.78	89
Commercial and industrial loans .....	13.05	11.23	65	12.06	11.11	61	11.81	10.76	64	15.10	13.52	60	11.32	12.02	50
Loans to individuals .....	4.60	3.58	69	5.67	3.60	78	5.49	3.36	77	5.23	3.40	70	5.97	4.20	67
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	2.87	4.52	44	2.03	4.26	32	2.07	4.47	32	2.11	4.63	29	1.90	5.01	23
Net loans and leases.....	79.95	63.09	89	78.54	58.81	91	78.11	58.67	90	79.09	61.58	92	79.07	63.77	91
Debt securities over 1 year.....	8.67	18.76	14	8.80	18.32	14	8.38	19.46	12	8.22	15.55	16	9.76	14.60	20
Mutual funds and equity securities .....	0.08	0.05	69	0.09	0.05	70	0.08	0.06	69	0.07	0.05	72	0.11	0.06	75
Subtotal .....	88.70	83.05	74	87.44	78.17	86	86.57	79.22	77	87.38	78.16	87	88.94	79.65	90
Interest-bearing bank balances .....	1.23	3.61	27	2.90	9.37	15	4.25	8.50	31	2.63	7.51	16	0.48	3.06	13
Federal funds sold and reverse repos .....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	0.26	1.71	17	0.38	1.51	24	0.36	1.56	23	0.41	1.68	20	0.66	1.91	34
Trading assets .....	1.07	0.59	80	0.53	0.58	71	0.50	0.49	77	0.95	1.01	75	0.42	1.19	65
Total earning assets.....	91.26	90.76	58	91.25	91.57	46	91.68	91.77	48	91.38	91.05	57	90.50	89.53	65
Non-interest cash and due from depository institutions.....	0.77	0.98	33	0.74	0.99	30	0.47	0.82	17	0.63	1.07	17	0.68	1.14	19
Other real estate owned.....	0	0.01	28	0.01	0.01	57	0.01	0.01	45	0.01	0.02	52	0.03	0.03	55
All other assets.....	7.97	8.19	45	8.02	7.39	60	7.85	7.35	59	7.99	7.82	51	8.82	9.27	45
<b>Memoranda</b>															
Short-term investments .....	1.49	6.75	15	3.28	12.31	9	4.61	11.47	20	3.04	11.17	12	1.13	7.63	10
U.S. Treasury securities.....	0.62	1.98	41	0.16	1.18	43	0.16	1.47	35	0.29	0.84	63	0.51	1.03	61
US agency securities (excluding mortgage-backed securities) .....	0.51	0.81	56	0.06	0.75	33	0.06	0.82	32	0.08	0.63	34	0.10	0.54	42
Municipal securities .....	1.10	1.69	55	1.06	1.70	53	0.96	1.73	52	1.35	1.69	55	1.79	1.34	69
Mortgage-backed securities .....	6.18	12.93	18	7.43	13.46	23	7.07	14.14	19	6.49	11.75	23	7.68	11.44	28
Asset-backed securities .....	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities .....	0.52	0.51	61	0.48	0.51	63	0.49	0.53	61	0.42	0.42	63	0.35	0.39	66
Loans held-for-sale.....	0.01	0.30	29	0.38	0.50	64	0.32	0.55	62	0.74	0.52	69	0.20	0.39	49
Loans held for investment .....	80.79	63.03	89	78.99	58.34	91	78.61	58.06	92	79.18	61.72	90	79.30	63.50	92
Real estate loans secured by 1–4 family .....	10.10	12.79	36	11.85	11.57	54	11.70	11.46	56	12.08	11.91	50	13.19	13.29	50
Revolving .....	0.86	1.52	37	1.02	1.44	48	0.99	1.42	47	1.10	1.66	47	1.30	2.07	43
Closed-end, secured by first liens .....	9.10	10.86	42	10.69	9.73	61	10.59	9.67	63	10.83	9.81	56	11.68	10.69	57
Closed-end, secured by junior liens .....	0.14	0.19	59	0.14	0.19	51	0.13	0.17	54	0.15	0.22	49	0.21	0.28	52
Commercial real estate loans .....	50.17	24.89	92	47.75	22.35	93	47.84	22.69	93	45.38	22.22	93	47.09	22.23	94
Construction and land development .....	6.39	3.92	77	4.37	3.40	64	4.27	3.34	63	4.29	3.40	63	4.40	3.44	65
Multifamily.....	13.67	3.87	93	12.39	3.32	92	11.85	3.57	91	12.65	3.12	94	13.95	3.01	94
Nonfarm nonresidential .....	30.11	15.73	90	30.99	14.65	96	31.72	14.57	94	28.45	14.72	93	28.74	14.69	90
Real estate loans secured by farmland.....	0.02	0.34	36	0.01	0.35	32	0.02	0.30	37	0.01	0.33	32	0.02	0.36	33

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	74.61	62.29	68	75.11	60.51	75	75.45	61.05	70	71.92	57.15	75	75.85	57.46	76
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	12.50	20.65	27	14.93	20	33	14.83	19.86	32	15.12	19.43	34	16.59	20.75	31
Real estate loans secured by 1–4 family.....	1.06	2.39	34	1.28	2.47	38	1.25	2.43	39	1.38	2.64	34	1.64	3.15	33
Revolving .....	11.44	18.01	26	13.65	17.35	37	13.58	17.24	36	13.74	16.59	37	14.95	17.39	39
Closed-end.....	62.08	38.12	89	60.16	37.13	89	60.60	37.86	87	56.78	34.63	89	59.24	33.52	91
Commercial real estate loans .....	7.90	6.10	68	5.51	5.69	54	5.41	5.65	53	5.37	5.26	56	5.53	5.09	60
Construction and land development.....	0.86	1.40	51	0.86	1.19	55	0.85	1.18	56	0.77	0.93	54	0.98	0.94	61
1–4 family.....	7.05	4.62	73	4.65	4.46	54	4.56	4.40	55	4.60	4.19	58	4.55	4.02	62
Other .....	16.92	5.86	90	15.61	5.41	90	15.01	5.78	87	15.82	4.96	93	17.55	4.69	92
Multifamily.....	37.26	24.30	77	39.05	24.45	82	40.19	24.56	82	35.59	22.93	82	36.15	22.15	81
Nonfarm nonresidential .....	8.60	8.11	54	10.23	8.31	61	10.38	8.29	61	10.10	7.68	66	10.74	7.72	73
Owner-occupied.....	28.66	15.95	90	28.82	15.83	92	29.81	15.94	91	25.49	14.95	89	25.41	14.34	87
Other.....	0.02	0.55	35	0.02	0.61	29	0.02	0.54	35	0.02	0.54	28	0.02	0.55	31
Real estate loans secured by farmland.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Loans to depository institutions and acceptances of other banks.....	16.15	18.37	45	15.19	19.45	42	14.96	18.86	45	18.89	22.17	40	14.24	19.53	34
Commercial and industrial loans .....	5.69	6.24	63	7.15	6.58	67	6.96	6.24	65	6.54	6.13	63	7.51	7.13	64
Loans to individuals .....	0.04	0.53	55	0.04	0.51	57	0.04	0.53	56	0.03	0.65	55	0.03	0.81	51
Credit card loans .....	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Agricultural loans.....	3.55	8.16	36	2.55	8.42	27	2.63	8.75	25	2.64	9.09	25	2.39	9.85	22
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	697.54	411.16	91	655.60	383.43	92	655.96	391.81	92	667.82	381.27	92	721.48	391.26	95
Real estate loans secured by 1–4 family.....	116.90	133.66	43	130.33	124.74	55	128.92	126.06	54	140.39	125.03	56	157.83	138.18	59
Revolving .....	9.92	15.46	40	11.19	15.53	46	10.89	15.44	47	12.81	17.42	46	15.60	21.26	46
Closed-end.....	106.98	116.59	51	119.14	107.54	60	118.03	108.85	58	127.58	106.14	60	142.23	115.20	66
Commercial real estate loans .....	580.45	254.65	96	525.12	238.58	96	526.86	245.88	94	527.26	234.65	96	563.46	229.44	98
Construction and land development.....	73.90	39.81	81	48.08	36.07	65	47.01	35.95	64	49.85	35.62	70	52.62	34.95	70
1–4 family.....	8.03	9.02	58	7.48	7.44	59	7.35	7.42	59	7.15	6.34	61	9.33	6.61	66
Other .....	65.87	30.27	89	40.60	28.34	69	39.66	28.11	69	42.70	28.16	71	43.29	27.32	75
Multifamily.....	158.18	40.47	93	136.23	35.29	93	130.48	38.66	90	146.92	32.74	95	166.96	31.04	94
Nonfarm nonresidential .....	348.38	161.09	93	340.82	156.30	95	349.36	158.05	94	330.49	155.06	94	343.89	152.10	93
Owner-occupied.....	80.43	53.43	74	89.25	52.63	81	90.22	52.99	80	93.81	52.37	82	102.20	53.07	84
Other .....	267.94	105.96	94	251.56	100.99	96	259.14	102.54	96	236.68	100.54	96	241.69	97.41	97
Real estate loans secured by farmland.....	0.19	3.36	36	0.15	3.67	31	0.18	3.22	39	0.16	3.44	31	0.18	3.60	32
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	150.99	115.08	71	132.59	116.17	63	130.03	114.45	63	175.44	139.91	69	135.49	122.02	58
Loans to individuals .....	53.23	35.47	75	62.39	36.56	76	60.51	34.55	76	60.75	37.47	72	71.48	43.51	70
Credit card loans .....	0.33	2.79	57	0.32	2.58	59	0.33	2.77	58	0.25	3.30	56	0.26	4.34	52
Agricultural loans.....	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	33.20	50.11	50	22.28	47.63	33	22.85	51.06	32	24.54	49.54	31	22.76	52.44	29
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	53.65	30.74	90	50.44	29.25	92	51.04	30.07	90	47.12	27.32	92	49.05	26.45	95
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	501.56	205.31	96	440.30	187.63	95	443.75	195.33	94	437.58	183.76	96	466.59	178.57	97
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	582	262.15	96	529.56	244.92	96	533.97	252.85	95	531.39	240.85	96	568.79	236.10	98

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	1.49	6.75	15	3.28	12.31	9	4.61	11.47	20	3.04	11.17	12	1.13	7.63	10
Liquid assets .....	10.38	23.63	11	11.82	29.12	10	12.51	29.03	13	11.08	26.22	10	9.86	22.44	10
Investment securities .....	9.01	20.98	8	9.28	20.37	11	8.82	21.63	8	8.71	17.85	13	10.53	16.99	19
Net loans and leases .....	79.95	63.09	89	78.54	58.81	91	78.11	58.67	90	79.09	61.58	92	79.07	63.77	91
Net loans, leases and standby letters of credit .....	80.89	63.92	90	79.28	59.61	92	78.82	59.49	91	79.81	62.48	93	79.86	64.84	92
Core deposits .....	72.45	74.28	34	75.02	75.52	34	76.84	75.71	38	67.73	70.67	31	62.54	63.09	35
Noncore funding .....	11.62	12.30	57	10.27	10.15	64	8.50	10.30	56	18.24	14.13	72	24.02	19.36	68
Time deposits of \$250K or more .....	2.05	1.67	69	2.49	1.67	74	2.03	1.58	69	3.25	2.11	74	4.41	2.94	75
Foreign deposits .....	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0.24	1.24	37	0.44	1.19	42	0.36	1.23	37	1.10	1.47	56	1.34	1.94	57
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0.24	0.58	48	0.44	0.54	57	0.36	0.54	53	1.10	0.54	68	1.34	0.48	72
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	2.03	2.18	57	1.46	0.88	68	1.15	1	64	3.82	1.24	87	2.83	3.01	52
Earning assets that reprice within 1 year .....	20.85	35.71	16	13.17	38.80	2	13.46	37.37	3	11.63	39.38	0	12.93	39.29	1
Interest-bearing liabilities that reprice within 1 year .....	8.32	6.79	76	7.78	6.64	75	6.73	6.39	71	14.15	8.20	84	22.77	10.19	88
Long-term debt that reprices within 1 year .....	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	12.53	27.35	18	5.39	30.83	5	6.73	29.65	6	-2.51	29.11	2	-9.84	26.63	2
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	11.43	5.89	73	7.99	-3.31	82	4.50	-2.33	73	17.39	3.20	83	25.72	14.45	80
Net short-term noncore funding dependence .....	8.67	0.87	81	5.58	-9.17	89	2.16	-7.71	79	14.15	-4.76	92	19.80	3.38	90
Short-term investment / Short-term noncore funding .....	16.19	112.63	11	40.19	304.29	8	71.10	273.46	20	19.74	184.19	6	6.04	77.77	3
Liquid assets - short-term noncore funding / Nonliquid assets .....	1.35	24.05	18	4.15	36.72	11	6.89	36.68	16	-4.87	28.18	8	-9.86	16.97	6
Net loans and leases / Total deposits .....	98.69	79.04	86	96.40	73.05	90	95.23	72.79	90	100.76	79.43	89	101.47	90.31	82
Net loans and leases / Core deposits .....	110.36	86.19	84	104.70	78.83	88	101.64	78.25	87	116.77	88.34	85	126.43	103.93	82
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-12.19	-10.05	35	0.34	0.50	54	-0.22	0.12	31	1.70	1.57	59	0.76	0.72	62
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-4.39	-19.27	87	0.68	1.06	46	0.35	-0.25	67	1.43	4.31	12	0.27	1.36	24
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.47			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	73.89	26.09	95	67.50	13.65	95	69.61	14.28	96	61.35	11.38	94	59.23	12.67	96
Available-for-sale securities .....	25.25	71.92	3	31.56	84.59	4	29.44	83.77	3	37.82	87.23	5	39.72	85.40	3
U.S. Treasury securities .....	6.85	9.62	57	1.77	6.01	54	1.76	6.70	43	3.37	4.72	68	4.80	6.15	61
US agency securities (excluding mortgage-backed securities) .....	5.69	4.10	70	0.69	4.24	40	0.71	4.12	39	0.91	4.01	39	0.93	3.49	45
Municipal securities .....	12.16	8.02	69	11.40	8.38	69	10.90	8.22	67	15.53	9.83	73	17.01	7.75	79
Mortgage-backed securities .....	68.65	62.34	57	80.07	66.09	68	80.09	66.54	67	74.55	66.64	59	72.89	67.43	51
Asset-backed securities .....	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities .....	5.78	3.02	78	5.14	3.01	74	5.59	3.08	77	4.80	3.01	74	3.33	2.94	70
Mutual funds and equity securities .....	0.86	0.27	87	0.94	0.29	84	0.95	0.29	86	0.83	0.35	78	1.05	0.40	81
Debt securities 1 year or less .....	2.85	9.28	27	4.14	8.18	39	4.09	7.78	45	4.69	10.55	29	6.23	11.86	40
Debt securities 1 to 5 years .....	10.30	20.14	31	11.44	17.39	43	10.75	18.25	38	18.48	17.03	57	20.71	17.94	61
Debt securities over 5 years .....	85.99	68.28	81	83.48	72.07	65	84.21	71.11	70	75.98	69.86	55	72.01	66.02	46
Pledged securities .....	24.20	31.26	42	38.86	33.37	59	45.29	32.26	70	59.47	35.67	77	58.77	30.57	85
Structured notes, fair value .....	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-38.65	-40.81	56	52.04	64.27	55	61.75	27.98	72	191.63	183.32	63	35.82	26.69	66
Investment securities .....	31.56	11.76	81	2.76	32.48	16	8.25	31.36	22	-10.20	23.62	8	3.31	11.75	40
Core deposits .....	30.84	4.57	91	16.81	16.96	57	21.15	16.94	71	17.64	26.88	20	16.42	11.23	72
Noncore funding .....	53.31	36.20	70	-50.47	-21.64	13	-50.24	-14.79	9	-17.51	-12.18	45	15.16	6.59	69

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			9,602,314	7,394,493	7,208,367
Commit: Secured commercial real estate loans .....	4,215,654	2,788,367	3,268,144	1,985,999	2,026,500
Commit: Unsecured real estate loans .....	8,445	48,393	118,763	94,439	94,826
Credit card lines (reported semiannually, June/Dec) .....	0		96,734	68,735	44,527
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	523,620	305,160	311,285	293,900	296,035
Commercial and similar letters of credit .....	38,514	2,435	7,603	1,663	2,887
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	124,186	60,167	60,167	31,673	16,738
Credit derivatives - notional amount (holding company as beneficiary) .....	166,542	203,722	172,606	189,424	136,150
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	290,728	263,889	232,773	189,424	152,888
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	1,189	150,115	210,468	155,627	68,492
Written options contracts (interest rate) .....	91,710	258,389	173,280	187,846	84,212
Purchased options contracts (interest rate) .....	91,024	81,388	71,320	21,988	9,943
Interest rate swaps .....	13,465,108	11,177,130	11,036,653	9,945,583	5,279,916
Futures and forward foreign exchange .....	849,552	0	0	0	0
Written options contracts (foreign exchange) .....	92,000	0	0	0	0
Purchased options contracts (foreign exchange) .....	92,000	0	0	0	0
Foreign exchange rate swaps .....	142,801	56,561	122,166	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec) .....							22.10	22.78	54	18.17	22.01	43	19.25	23.52	43
Standby letters of credit .....	0.94	0.66	75	0.74	0.66	66	0.72	0.65	66	0.72	0.71	66	0.79	0.84	60
Commercial and similar letters of credit .....	0.07	0.02	88	0.01	0.02	54	0.02	0.02	69	0	0.02	52	0.01	0.02	57
Securities lent .....	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.22	0.27	63	0.15	0.24	66	0.14	0.24	64	0.08	0.35	58	0.04	0.42	58
Credit derivatives - notional amount (holding company as beneficiary) .....	0.30	0.17	78	0.49	0.18	81	0.40	0.18	78	0.47	0.30	79	0.36	0.52	77
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.52	0.19	81	0.64	0.13	85	0.54	0.13	83	0.47	0.30	81	0.41	0.45	81
Derivative contracts .....	26.51	44.74	65	28.40	47.31	66	26.73	46.30	64	25.34	48.62	57	14.53	68.47	38
Interest rate contracts .....	24.40	32.78	65	28.26	35.15	68	26.45	32.46	66	25.34	34.36	60	14.53	47.31	41
Interest rate futures and forward contracts .....	0	3.53	29	0.36	4.39	54	0.48	3.25	57	0.38	6.21	39	0.18	10.67	34
Written options contracts (interest rate) .....	0.16	1.49	44	0.63	1.69	51	0.40	1.41	52	0.46	2.18	40	0.22	2.47	35
Purchased options contracts (interest rate) .....	0.16	1.57	56	0.20	1.29	57	0.16	1.31	56	0.05	1.46	46	0.03	2.65	47
Interest rate swaps .....	24.08	23.04	70	27.08	20.27	75	25.40	20.49	73	24.44	20.83	68	14.10	28.86	47
Foreign exchange contracts .....	2.10	6.65	78	0.14	6.12	66	0.28	6.30	68	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	1.52	4.26	78	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0.16	0.04	89	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0.16	0.04	89	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0.26	0.85	81	0.14	0.76	80	0.28	0.76	80	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							29.26	44.98	31	23.27	42.82	24	27.48	45.53	34

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	14,825,384	11,723,583	11,613,887	10,311,044	5,442,563
Interest rate contracts .....	13,649,031	11,667,022	11,491,721	10,311,044	5,442,563
Foreign exchange contracts.....	1,176,353	56,561	122,166	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	850,741	150,115	210,468	155,627	68,492
Written options .....	183,710	258,389	173,280	187,846	84,212
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	183,710	258,389	173,280	187,846	84,212
Purchased options .....	183,024	81,388	71,320	21,988	9,943
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	183,024	81,388	71,320	21,988	9,943
Swaps .....	13,607,909	11,233,691	11,158,819	9,945,583	5,279,916
Held for trading.....	14,232,782	10,032,579	10,068,687	8,668,461	4,959,634
Interest rate contracts .....	13,056,429	9,976,018	9,946,521	8,668,461	4,959,634
Foreign exchange contracts.....	1,176,353	56,561	122,166	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	592,602	1,691,004	1,545,200	1,642,583	482,929
Interest rate contracts .....	592,602	1,691,004	1,545,200	1,642,583	482,929
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	14,681,512	12,038,622	11,943,493	10,033,791	5,377,560
One year or less .....	1,596,618	1,459,178	1,273,601	824,352	340,666
Over 1 year to 5 years .....	3,984,485	2,759,495	2,735,041	2,020,460	1,298,208
Over 5 years .....	9,100,409	7,819,949	7,934,851	7,188,979	3,738,686
Gross negative fair value (absolute value) .....	625,655	109,386	107,155	167,610	68,643
Gross positive fair value.....	594,115	258,429	237,167	400,418	158,767
Held for trading.....	593,823	257,198	235,744	398,725	157,753
Non-traded.....	292	1,231	1,423	1,693	1,014
Current credit exposure on risk-based capital derivative contracts .....	183,179	153,477	132,086	236,074	116,614
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	92.07	93.95	25	99.52	94.10	40	98.95	94.17	36	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	7.93	3.10	80	0.48	3.22	64	1.05	3.47	68	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	5.74	9.12	58	1.28	12.59	30	1.81	11.16	36	1.51	14.05	24	1.26	13.49	25
Written options .....	1.24	5.29	38	2.20	7.18	38	1.49	6.28	36	1.82	8.18	31	1.55	5.91	36
Exchange-traded .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	1.24	4.93	40	2.20	6.91	40	1.49	5.96	39	1.82	7.73	32	1.55	5.10	38
Purchased options .....	1.23	4.14	53	0.69	3.41	48	0.61	3.27	48	0.21	3.42	41	0.18	4.42	42
Exchange-traded .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	1.23	3.58	56	0.69	3.01	50	0.61	2.87	50	0.21	2.86	46	0.18	3.35	45
Swaps .....	91.79	77.96	63	95.82	71.71	76	96.08	74.26	75	96.46	68.76	82	97.01	69.75	79
Held for trading .....	96	38.03	82	85.58	40.70	73	86.70	40.42	73	84.07	43.53	71	91.13	44.16	74
Interest rate contracts .....	88.07	31.70	86	85.09	34.66	82	85.64	34.15	83	84.07	36.62	82	91.13	37.24	87
Foreign exchange contracts .....	7.93	1.66	87	0.48	1.55	74	1.05	1.68	77	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	4	61.97	17	14.42	59.30	26	13.30	59.58	26	15.93	56.47	28	8.87	55.84	25
Interest rate contracts .....	4	57.96	18	14.42	56.22	26	13.30	56.71	27	15.93	53.82	28	8.87	52.22	26
Foreign exchange contracts .....	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	99.03	93.16	52	102.69	91.91	86	102.84	92.53	85	97.31	91.48	57	98.81	93.86	61
One year or less .....	10.77	37.29	32	12.45	27.90	41	10.97	27.56	39	7.99	32.05	31	6.26	32.17	26
Over 1 year to 5 years .....	26.88	22.61	57	23.54	29.78	41	23.55	27.01	45	19.60	27.06	42	23.85	30.45	46
Over 5 years .....	61.38	26.09	81	66.70	29.19	85	68.32	29.89	84	69.72	29.56	87	68.69	28.09	87
Gross negative fair value (absolute value) .....	4.22	2.48	83	0.93	1.18	45	0.92	0.98	48	1.63	1.55	60	1.26	0.83	75
Gross positive fair value .....	4.01	2.55	74	2.20	1.59	78	2.04	1.34	79	3.88	2.23	88	2.92	1.19	94
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.14	0.10	81	0.03	0.05	66	0.03	0.04	65	0.05	0.07	66	0.02	0.06	65
Gross positive fair value (X) .....	0.14	0.10	78	0.07	0.06	71	0.07	0.05	76	0.12	0.09	75	0.05	0.07	70
Held for trading (X) .....	0.14	0.06	84	0.07	0.05	78	0.06	0.04	80	0.12	0.07	81	0.05	0.06	76
Non-traded (X) .....	0	0.02	12	0	0.01	16	0	0.01	18	0	0.02	17	0	0.01	24
Current credit exposure (X) .....	0.04	0.06	65	0.04	0.05	67	0.04	0.04	66	0.07	0.06	62	0.04	0.05	66
Credit losses on derivative contracts .....	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.40	0.70	58	0.48	0.59	61	0.39	0.46	62	0.78	0.85	57	0.40	0.73	60

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	359,202	340,243	340,243	161,759	151,859
Gross losses .....	17,857	23,193	26,332	45,289	22,215
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	21,197	7,479	11,242	7,320	6,306
Net losses .....	-3,340	15,714	15,090	37,969	15,909
Provision for loan and lease losses .....	42,883	17,998	27,507	123,922	25,809
Adjustments .....	70,319	0	6,542	92,531	0
Ending balance .....	475,744	342,527	359,202	340,243	161,759
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.11	0.09	68	0.06	-0.12	90	0.07	-0.09	87	0.31	0.51	24	0.08	0.15	32
Provision for loan and lease losses / Average loans and leases .....	0.14	0.16	54	0.07	-0.21	85	0.08	-0.16	85	0.39	0.82	20	0.10	0.24	30
Provision for loan and lease losses / Net loan and lease losses .....	-1,283.92	151.30	7	114.53	-65.12	78	182.29	-105.48	83	326.38	487.86	49	162.23	130.58	75
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.05	1.17	39	1.05	1.32	27	1.05	1.23	32	1.06	1.58	19	0.54	0.83	24
Allowance for loan and lease losses / Total loans and leases .....	1.05	1.15	42	1.05	1.30	28	1.05	1.20	35	1.05	1.55	20	0.54	0.81	25
Allowance for loan and lease losses / Net loans and leases losses (X) .....	38.64			16.35	17.40	62	23.80	21.39	70	8.96	11.58	58	10.17	8.03	73
Allowance for loan and lease losses / Nonaccrual assets .....	162.15	428.13	16	136.01	330.05	18	149.53	364.13	17	182.83	299.17	30	96.21	218.72	22
ALLL / 90+ days past due + nonaccrual loans and leases .....	146.60	320.87	24	133.18	271.93	24	147.83	287.08	26	171.13	244.34	36	92.18	151.73	32
Gross loan and lease losses / Average loans and leases .....	0.06	0.16	37	0.09	0.20	31	0.08	0.19	26	0.14	0.34	30	0.08	0.28	22
Recoveries / Average loans and leases .....	0.07	0.07	60	0.03	0.08	27	0.03	0.08	27	0.02	0.07	19	0.02	0.08	20
Net losses / Average loans and leases .....	-0.01	0.09	9	0.06	0.12	45	0.05	0.11	35	0.12	0.27	36	0.06	0.21	28
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	80.50	34.26	93	16.51	25.09	38	24.82	34.67	38	32.95	33.98	58	78.21	36.22	90
Earnings coverage of net loan and lease losses (X) .....	-173.17	36.38	10	31.91	26.30	63	44.28	39.72	67	17.22	22.91	59	30.34	24.40	71
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.01	-0.01	75	-0.01	0.02	30	-0.01	0.02	25	0	0.04	17	0	0.01	29
Real estate loans secured by 1–4 family .....	-0.02	-0.02	43	-0.02	-0.01	38	-0.01	-0.02	45	0	0.01	42	0	0.01	47
Revolving .....	0	-0.06	61	-0.07	-0.07	29	-0.05	-0.07	36	0.01	0.01	65	0	0.02	51
Closed-end .....	-0.02	-0.01	38	-0.01	-0.01	39	-0.01	-0.01	42	0	0	41	0	0	53
Commercial real estate loans .....	0.01	0	76	0	0.04	24	-0.01	0.04	13	0	0.07	7	-0.01	0.01	21
Construction and land development .....	0	-0.02	73	0	0.01	51	0	0	50	-0.03	0	22	0	-0.01	60
1–4 family .....	0	0	59	0	0	27	0	0	28	0	0	18	0	0	55
Other .....	0	-0.01	71	0	0.01	63	0	0	64	-0.02	0	19	0	-0.01	61
Multifamily .....	0	0	15	0	0.01	20	0	0.01	21	0	0	24	0	0	30
Nonfarm nonresidential .....	0.02	0	77	0	0.05	22	-0.02	0.05	10	0	0.11	7	-0.01	0.02	16
Owner-occupied .....	-0.01	0	14	0	0.01	20	0	0.01	22	0	0.02	11	0	0.01	57
Other .....	0.03	0.01	84	0	0.04	27	-0.01	0.04	7	0	0.08	15	-0.01	0.01	9
Real estate loans secured by farmland .....	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans .....	-0.11	0.11	2	0.41	0.19	81	0.31	0.17	78	0.47	0.47	60	0.23	0.37	41
Loans to individuals .....	0.01	0.76	3	0.01	0.72	3	0.02	0.71	1	0.28	1.13	18	0.27	1.17	18
Credit card loans .....	0.35	1.94	14	1.15	2.27	24	1.13	1.84	25	3.38	2.92	58	3.67	3.11	62
Agricultural loans .....		0.02			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions .....		0.05			0			0			0			0	
Other loans and leases .....	0.09	0.13	62	0.22	0.09	82	0.18	0.10	76	0.42	0.15	86	0.15	0.15	65

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	67,624	49,862		53,093		85,464		70,987							
90+ days past due loans and leases .....	31,125	5,352		2,771		13,541		7,364							
Nonaccrual loans and leases .....	293,395	251,831		240,216		185,282		168,123							
Total past due and nonaccrual loans and leases .....	392,144	307,045		296,080		284,287		246,474							
Restructured 30–89 days past due .....	2,337	392		760		458		6,114							
Restructured 90+ days past due .....	0	0		0		0		0							
Restructured nonaccrual .....	163,852	124,033		124,370		103,527		87,733							
Total restructured loans and leases .....	166,189	124,425		125,130		103,985		93,847							
30–89 days past due loans held for sale .....	0	0		0		0		0							
90+ days past due loans held for sale .....	0	0		0		0		0							
Nonaccrual loans held for sale .....	0	0		0		0		0							
Total past due and nonaccrual loans held for sale .....	0	0		0		0		0							
Restructured loans and leases in compliance .....	73,233	86,407		89,853		79,639		119,801							
Other real estate owned .....	286	3,967		2,259		5,118		9,414							
<b>Other Assets</b>															
30–89 days past due .....	0	0		0		0		0							
90+ days past due .....	0	0		0		0		0							
Nonaccrual .....	0	0		0		815		0							
Total other assets past due and nonaccrual .....	0	0		0		815		0							
<b>Percent of Loans and Leases</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases .....	0.15	0.33	35	0.15	0.29	32	0.15	0.32	31	0.26	0.39	38	0.24	0.43	28
90+ days past due loans and leases .....	0.07	0.10	64	0.02	0.09	44	0.01	0.10	35	0.04	0.12	50	0.02	0.15	38
Nonaccrual loans and leases .....	0.65	0.37	87	0.77	0.54	76	0.70	0.46	80	0.57	0.66	48	0.56	0.51	61
90+ days past due and nonaccrual loans and leases .....	0.72	0.52	75	0.78	0.68	66	0.71	0.62	66	0.61	0.85	38	0.59	0.71	49
30–89 days past due restructured .....	0.01	0.01	63	0	0.01	48	0	0.01	54	0	0.01	42	0.02	0.01	72
90+ days past due restructured .....	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured .....	0.36	0.09	93	0.38	0.12	92	0.36	0.10	93	0.32	0.13	87	0.29	0.14	85
30–89 days past due loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.15	0.33	35	0.15	0.29	32	0.15	0.32	31	0.26	0.40	38	0.24	0.43	28
90+ days past due assets .....	0.07	0.10	64	0.02	0.09	42	0.01	0.10	33	0.04	0.12	50	0.02	0.15	37
Nonaccrual assets .....	0.65	0.37	85	0.77	0.55	75	0.70	0.47	80	0.57	0.67	48	0.56	0.53	60
30+ days past due and nonaccrual assets .....	0.87	0.89	63	0.94	1	54	0.86	0.97	53	0.88	1.29	35	0.83	1.19	38
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.58	0.33	83	0.62	0.40	80	0.56	0.36	78	0.49	0.52	53	0.47	0.44	61
90+ days past due and nonaccrual assets + other real estate owned .....	0.58	0.35	82	0.63	0.42	80	0.56	0.37	78	0.50	0.55	50	0.49	0.48	57
<b>Restructured and Nonaccrual Loans and Leases</b>															
+ OREO as Percent of:															
Total assets .....	0.66	0.38	84	0.83	0.48	85	0.77	0.41	87	0.66	0.60	62	0.81	0.53	78
Allowance for loan and lease losses .....	77.62	55.46	76	100.02	67.85	79	92.73	62.64	80	79.50	66.66	72	187.60	115.41	84
Equity capital + allowance for loan and lease losses .....	5.47	3.63	79	6.63	4.12	83	6.12	3.60	85	5.48	4.97	62	6.68	4.28	77
Tier 1 capital + allowance for loan and lease losses .....	7.58	3.90	88	9.02	4.89	87	8.34	4.30	90	7.63	6.05	68	9.69	5.65	86
Loans and leases + other real estate owned .....	0.82	0.61	72	1.05	0.82	69	0.97	0.71	76	0.83	0.97	44	1.02	0.85	66

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases**

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.12	0.23	39	0.16	0.25	46	0.12	0.26	31	0.28	0.39	44	0.18	0.38	24
	90+ days past due .....		0.05	0.11	68	0.01	0.12	46	0	0.12	40	0.02	0.16	50	0.01	0.16	42
	Nonaccrual.....		0.47	0.41	66	0.61	0.60	61	0.54	0.52	63	0.33	0.76	22	0.31	0.46	40
Commercial and industrial	30–89 days past due .....		0.29	0.29	60	0.06	0.24	18	0.25	0.24	61	0.11	0.23	36	0.24	0.31	48
	90+ days past due .....		0.21	0.06	87	0.04	0.02	82	0.02	0.04	60	0.15	0.03	92	0.10	0.05	76
	Nonaccrual.....		1.83	0.47	93	1.98	0.65	91	1.91	0.57	91	1.69	0.75	89	2.28	0.83	93
Individuals	30–89 days past due .....		0.27	0.83	24	0.27	0.60	35	0.31	0.63	33	0.50	0.83	32	0.67	0.83	39
	90+ days past due .....		0.02	0.10	49	0.01	0.08	48	0.03	0.09	54	0.01	0.14	43	0.03	0.17	43
	Nonaccrual.....		0.01	0.17	31	0.02	0.17	29	0.01	0.17	30	0.04	0.28	30	0.02	0.17	31
Depository institution loans	30–89 days past due .....			0			0.03			0.01			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....			0.09			0.11			0.07			0.17			0.24	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.27			0.51			0.70			0.49			0.67	
Foreign governments	30–89 days past due .....			0			0			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.05	0.13	54	0.09	0.11	63	0.19	0.12	76	0.23	0.18	71	0.57	0.20	83
	90+ days past due .....		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.09	0.06	77	0.28	0.13	77	0.23	0.09	83	0.32	0.15	78	0.27	0.13	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due .....	0.34	0.39	61	0.23	0.36	44	0.29	0.46	39	0.60	0.65	61	0.61	0.67	59
	90+ days past due .....	0.01	0.22	50	0.02	0.25	50	0.01	0.24	49	0.06	0.33	58	0.04	0.31	51
	Nonaccrual .....	0.52	0.58	54	0.76	0.76	61	0.76	0.71	66	0.63	0.89	44	0.55	0.73	46
Revolving	30–89 days past due .....	0.51	0.31	73	0.20	0.33	34	0.07	0.28	26	0.28	0.48	36	0.38	0.45	44
	90+ days past due .....	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual .....	0.59	0.86	59	0.82	1.05	61	0.81	1.18	64	1.03	1.13	65	0.70	1	56
Closed-end	30–89 days past due .....	0.33	0.41	56	0.23	0.36	47	0.31	0.49	41	0.63	0.65	61	0.63	0.70	58
	90+ days past due .....	0.01	0.25	50	0.02	0.27	53	0.01	0.26	49	0.07	0.38	59	0.05	0.35	52
	Nonaccrual .....	0.51	0.57	57	0.75	0.71	63	0.76	0.67	66	0.59	0.87	40	0.53	0.70	47
Junior lien	30–89 days past due .....	0	0.01	32	0	0.01	26	0	0.01	25	0	0.02	36	0.01	0.02	40
	90+ days past due .....	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual .....	0	0.02	23	0	0.04	19	0	0.03	21	0.01	0.04	24	0.01	0.04	27
Commercial real estate	30–89 days past due .....	0.07	0.13	44	0.15	0.16	61	0.08	0.15	49	0.20	0.26	56	0.07	0.18	31
	90+ days past due .....	0.05	0.01	87	0.01	0.01	64	0	0.01	58	0.01	0.02	60	0	0.03	47
	Nonaccrual .....	0.46	0.29	74	0.58	0.48	64	0.49	0.38	69	0.25	0.62	26	0.24	0.23	62
Construction and development	30–89 days past due .....	0.36	0.19	78	0	0.15	18	0.10	0.17	66	0.02	0.28	30	0.20	0.28	59
	90+ days past due .....	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual .....	1.71	0.14	95	0.98	0.31	84	0.95	0.20	89	0	0.41	25	0.18	0.20	68
1–4 family	30–89 days past due .....	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0.08	0.06	72
	90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0.35	0.01	98	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	62
Other	30–89 days past due .....	0.36	0.13	83	0	0.10	21	0.10	0.13	74	0.02	0.22	37	0.12	0.20	61
	90+ days past due .....	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	1.36	0.12	95	0.98	0.25	85	0.95	0.16	90	0	0.35	27	0.17	0.17	71
Multifamily	30–89 days past due .....	0	0.04	28	0.23	0.09	78	0	0.07	27	0.24	0.09	80	0	0.08	19
	90+ days past due .....	0.20	0	98	0.01	0	96	0	0	46	0	0	45	0.01	0	86
	Nonaccrual .....	0.33	0.06	89	0.29	0.13	81	0.29	0.17	78	0.05	0.11	52	0.02	0.05	49
Nonfarm non-residential	30–89 days past due .....	0.04	0.10	36	0.14	0.12	62	0.10	0.13	62	0.21	0.23	60	0.08	0.14	36
	90+ days past due .....	0	0.01	33	0.01	0.01	67	0	0.01	66	0.01	0.02	67	0	0.03	48
	Nonaccrual .....	0.25	0.36	47	0.63	0.58	63	0.50	0.45	61	0.38	0.80	32	0.36	0.28	69
Owner Occupied	30–89 days past due .....	0.02	0.04	43	0.01	0.04	36	0.01	0.04	26	0.02	0.07	34	0.02	0.07	23
	90+ days past due .....	0	0	36	0	0	35	0	0	37	0.01	0	80	0	0.01	26
	Nonaccrual .....	0.07	0.12	42	0.10	0.20	36	0.10	0.17	40	0.23	0.27	45	0.22	0.16	66
Other	30–89 days past due .....	0.02	0.05	48	0.12	0.07	75	0.10	0.08	76	0.19	0.14	70	0.06	0.07	56
	90+ days past due .....	0	0	39	0.01	0.01	77	0	0	75	0	0.01	33	0	0.01	61
	Nonaccrual .....	0.19	0.21	57	0.53	0.31	75	0.40	0.23	75	0.15	0.44	34	0.13	0.10	66
Farmland	30–89 days past due .....	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due .....	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	0.13	0.51	56	0.34	1.06	53	0.23	0.69	54	0.42	1.13	50	0.54	0.84	54
Credit card	30–89 days past due .....	0.30	1.22	10	0.40	0.79	22	0.99	0.81	62	0.85	0.95	38	0.97	1.19	27
	90+ days past due .....	0.11	0.50	32	0.26	0.40	45	0.21	0.45	37	0.22	0.63	31	0.28	0.78	33
	Nonaccrual .....	0	0.13	35	0.08	0.08	78	0	0.10	36	0	0.05	37	0.12	0.11	74

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	5,128,857	3,815,402	4,008,662	3,778,989	3,763,152										
Retained earnings .....	1,136,297	863,825	930,925	655,256	443,559										
Accumulated other comprehensive income (AOCI) .....	-165,557	-21,375	-17,932	-7,718	-32,214										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	6,099,597	4,657,852	4,921,655	4,426,527	4,174,497										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	2,055,509	1,422,662	1,506,344	1,431,581	1,439,687										
Accumulated other comprehensive income-related adjustments .....	-165,557	-21,376	-17,932	-7,718	-32,214										
Other deductions from common equity tier 1 capital .....	31,243	15,281	15,313	11,579	12,500										
Subtotal: .....	4,178,402	3,241,285	3,417,930	2,991,085	2,754,524										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	4,178,402	3,241,285	3,417,930	2,991,085	2,754,524										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	215,000	215,000	215,000	215,000	215,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	215,000	215,000	215,000	215,000	215,000										
Less: Additional tier 1 capital deductions .....	159	159	159	159	994										
Additional tier 1 capital .....	214,841	214,841	214,841	214,841	214,006										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	605,000	500,000	500,000	305,000	235,000										
Non-qualifying capital instruments .....	59,000	59,000	59,000	59,000	59,000										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	382,393	249,243	262,714	232,297	164,604										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	1,046,393	808,243	821,714	596,297	458,604										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	1,046,393	808,243	821,714	596,297	458,604										
Exited advanced approach tier 2 capital .....															
Total capital .....	5,439,636	4,264,369	4,454,485	3,802,223	3,427,134										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	54,922,199	41,452,093	42,383,730	41,202,529	35,303,314										
Less: Deductions from common equity tier 1 capital .....	2,086,911	1,438,102	1,521,816	1,443,319	1,453,181										
Less: Other deductions .....	-25,389	-36,266	-25,786	-37,102	-34,307										
Total assets for leverage ratio .....	52,860,677	40,050,257	40,887,700	39,796,312	33,884,440										
Total risk-weighted assets .....	45,953,860	32,218,535	33,991,852	30,086,398	29,244,641										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	9.09	11.77	7	10.06	12.59	11	10.06	12.37	19	9.94	12.35	12	9.42	12.11	8
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	9.56	12.48	5	10.73	13.31	6	10.69	13.11	9	10.66	13.08	11	10.15	12.78	10
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	11.84	14.27	10	13.24	15.21	14	13.10	14.91	17	12.64	15.23	10	11.72	14.36	4
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.31	9.22	21	8.63	9.07	39	8.88	8.98	54	8.06	9.13	17	8.76	9.76	22
Supplementary leverage ratio, advanced approaches HCs .....		6.74		6.90			6.71			8.72				7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0	0	
Total property and casualty assets .....	0	0	0	0	0	0	
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0	0	
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0	0	
Total insurance underwriting equity .....	0	0	0	0	0	0	
Total property and casualty equity .....	0	0	0	0	0	0	
Total life and health equity .....	0	0	0	0	0	0	
Total insurance underwriting net income .....	0	0	0	0	0	0	
Total property and casualty .....	0	0	0	0	0	0	
Total life and health .....	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0	0	
Unearned premiums (P/C) .....	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0	0	
Separate account liabilities (L/H) .....	0	0	0	0	0	0	
Insurance activities revenue .....	9,072	5,805	7,810	7,398	10,409	56.28	-34.91
Other insurance activities income .....	9,072	5,805	7,810	7,398	10,409	56.28	-34.91
Insurance and reinsurance underwriting income .....	0	0	0	0	0	0	
Premiums .....	0	0	0	0	0	0	
Credit related insurance underwriting .....	0	0	0	0	0	0	
Other insurance underwriting .....	0	0	0	0	0	0	
Insurance benefits, losses, expenses .....	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0	0	
Life insurance assets .....	714,649	537,301	566,770	535,209	540,169	33.01	84.72

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets .....	11.73			13.15			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income .....	0.67	0.36	76	0.57	0.38	75	0.57	0.36	75	0.57	0.41	75	0.93	0.47	81
Premium income / Insurance activities revenue .....	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income .....	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income .....	67.17			68.86			67.01			61.77			65.09		
Insurance underwriting net income / Consolidated net income .....	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C) .....	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H) .....	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums .....	4,581.19			-364.02			927.51			447.82			233.61		
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	14.68	12.02	57	14.14	11.72	59	14.20	12	55	15.09	11.03	64	17.26	11.51	73
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	120,960	8,962	8,361	6,955	8,706
Real estate loans.....	6,127	4,296	3,140	4,405	6,786
Commercial and industrial loans .....	114,833	4,666	5,221	2,550	1,920
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	48,267	22,750	22,750	19,750	19,250
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	169,227	31,712	31,111	26,705	27,956
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans .....		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions .....		0.05			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	1,249.70	20.31	97	32.61	-0.16	83	20.22	6.83	75	-20.11	-2.40	20	11.72	22.48	69
Total selected assets.....	433.64	21.10	96	19.63	3.36	75	16.50	9.48	73	-4.47	2.04	40	7.35	12.40	63
Deposits .....		-2.72			10.74			0.73			3.46			10.36	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		385,000	90,000	150,000	190,436	164,550	327.78	325.82
Dividends .....		385,000	90,000	150,000	186,000	160,000	327.78	342.53
Interest .....		0	0	0	4,436	4,550		-100.00
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	7	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	7	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		385,000	90,000	150,007	190,436	164,550	327.78	325.82
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		59	0	0	21	51		22.92
Total operating income .....		385,059	90,000	150,007	190,457	164,601	327.84	325.66
<b>Operating Expenses</b>								
Personnel expenses .....		270	215	287	296	250	25.58	1.50
Interest expense .....		18,773	15,769	22,001	16,114	12,619	19.05	163.85
Other expenses .....		16,339	4,371	6,236	7,074	15,129	273.80	13.61
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		35,382	20,355	28,524	23,484	27,998	73.82	62.58
Income (loss) before taxes .....		348,548	70,875	122,974	166,973	136,603	391.78	407.36
Applicable income taxes (credit) .....		-10,063	-9,725	-9,501	-3,946	24,524		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		358,611	80,600	132,475	170,919	112,079	344.93	321.30
Equity in undistributed income of subsidiaries .....		32,649	278,202	341,365	219,687	197,714	-88.26	-35.59
Bank subsidiaries .....		32,649	278,202	341,365	219,687	197,714	-88.26	-35.59
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		391,260	358,802	473,840	390,606	309,793	9.05	188.10
<b>Memoranda</b>								
Bank net income .....		417,649	368,202	491,365	405,687	357,714	13.43	203.33
Nonbank net income .....		0	0	0	0	0		
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	7,005,831	97.01	5,488,420	97.88	5,763,130	98.14	4,996,968	4,669,751	27.65	155.01	
Common and preferred stock .....	7,005,831	97.01	5,488,420	97.88	5,763,130	98.14	4,996,968	4,669,751	27.65	155.01	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	1,827	0.03	1,827	0.03	1,827	0.03	1,827	1,827	0.00	34.04	
Common and preferred stock .....	1,827	0.03	1,827	0.03	1,827	0.03	1,827	1,827	0.00	34.04	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	8,643	0.12	5,293	0.09	6,135	0.10	2,999	0	63.29	4136.76	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	178,147	2.47	100,785	1.80	77,760	1.32	130,163	119,213	76.76	170.79	
Cash and due from unrelated depository institution .....	250	0	0	0	250	0	0	0			
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0	-100.00		
Intangible assets .....	4,287	0.06	4,287	0.08	4,287	0.07	4,287	4,287	0.00		
Other assets .....	22,560	0.31	6,912	0.12	19,234	0.33	6,846	8,666	226.39	-52.69	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	7,221,545	100.00	5,607,524	100.00	5,872,623	100.00	5,143,090	4,803,744	28.78	152.29	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0			
Subordinated notes and debentures .....	752,523	10.42	638,259	11.38	634,643	10.81	403,413	292,414	17.90	219.47	
Other liabilities .....	138,520	1.92	90,441	1.61	97,501	1.66	91,492	71,424	53.16	193.46	
Balance due to subsidiaries and related institutions .....	56,673	0.78	56,326	1	56,413	0.96	56,065	55,718	0.62	35.85	
Total liabilities .....	947,716	13.12	785,026	14	788,557	13.43	550,970	419,556	20.72	192.08	
Equity Capital .....	6,273,829	86.88	4,822,498	86	5,084,066	86.57	4,592,120	4,384,188	30.10	147.20	
Perpetual preferred stock (income surplus) .....	209,691	2.90	209,691	3.74	209,691	3.57	209,691	209,691	0.00	0.00	
Common stock .....	178,185	2.47	142,976	2.55	148,482	2.53	141,746	141,423	24.63	92.49	
Common surplus .....	4,972,732	68.86	3,672,467	65.49	3,883,035	66.12	3,637,468	3,622,208	35.41	142.00	
Retained earnings .....	1,100,838	15.24	818,780	14.60	883,645	15.05	611,158	443,559	34.45	412.06	
Accumulated other comprehensive income .....	-165,557	-2.29	-21,375	-0.38	-17,932	-0.31	-7,718	-32,214			
Other equity capital components .....	-22,060	-0.31	-41	0	-22,855	-0.39	-225	-479			
Total liabilities and equity capital .....	7,221,545	100.00	5,607,524	100.00	5,872,623	100.00	5,143,090	4,803,744	28.78	152.29	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	60,827	0.84	60,827	1.08	60,827	1.04	60,827	60,827	0.00	34.09	
Notes payable to subsidiaries that issued TPS .....	60,827	0.84	60,827	1.08	60,827	1.04	60,827	60,827	0.00	34.09	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0			

## Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	8.89	11.02	30	10.14	12.52	31	9.95	11.94	33	8.68	7.29	66	8.72	9.68	34
Bank net income / Average equity investment in banks .....	8.76	11.60	24	9.38	12.35	29	9.20	11.80	29	8.38	7.45	59	9.13	10.51	36
Nonbank net income / Average equity investment in nonbanks .....	0	9.71	18	0	13.18	17	0	13.12	16	0	9.75	17	0	7.89	17
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income .....	106.74	98.76	77	102.62	96.45	60	103.70	96.79	66	103.86	88.16	59	115.47	82.22	94
Nonbank net income / Parent net income .....	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income .....		85.68			66.57			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital .....	15.11	18.39	54	16.28	16.51	66	15.51	16.81	63	12	20.06	46	9.57	20.43	43
Total debt / Equity capital .....	11.99	12.61	60	13.24	11.37	71	12.48	11.71	67	8.78	14.41	50	6.67	14.31	50
Total debt + notes payable to subs that issued TPS / Equity capital .....	12.96	14.76	53	14.50	13.41	63	13.68	13.63	60	10.11	16.67	42	8.06	16.36	42
Total debt + Loans guaranteed for affiliate / Equity capital .....	11.99	12.68	59	13.24	11.46	70	12.48	11.77	67	8.78	14.68	49	6.67	14.56	49
Total debt / Equity capital – excess over fair value .....	11.99	12.75	58	13.24	11.47	71	12.48	11.81	67	8.78	14.52	50	6.67	14.51	50
Long-term debt / Equity capital .....	11.99	11.91	61	13.24	10.65	71	12.48	10.95	68	8.78	13.56	51	6.67	13.04	52
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	60.34	39.59	66	43.03	40.69	44	42.91	39.86	46	26.94	34.67	39	14.49	28.44	36
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	111.70	104.01	80	113.85	103.15	90	113.39	103.22	88	108.86	102.81	83	106.56	103.22	72
Total investment in subs / Equity capital .....	111.70	109.29	72	113.85	108.29	81	113.39	108.40	79	108.86	110.16	69	106.56	111.07	57
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.41	0.39	86	1.40	0.27	90	1.44	0.29	88	1.04	0.47	74	0.93	0.36	77
Equity investment in subs – equity cap / Net income-div (X) .....	2.47	1.15	86	2.34	0.85	89	2.44	1.05	87	2.05	1.82	69	2.02	1.22	82
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	193.54	130.36	78	60.27	152.56	13	71.34	152.85	15	90.23	136.59	20	71.70	177.68	10
Cash from ops + noncash items + op expense / Op expense + dividend .....	213.17	118.32	82	68.59	155.61	16	80.63	154.48	17	106.85	147.24	28	98.01	190.27	16
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	151.95	105.80	79	86.93	94.59	36	81.43	98.54	32	105.11	134.08	41	105.01	116.34	41
Pretax operating income + interest expense / Interest expense .....	1,956.65	1,565.66	73	549.46	1,645.53	30	658.95	1,835.33	28	1,136.20	2,016.32	55	1,182.52	1,968.54	46
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,799.90	1,454.22	70	515.79	1,896.20	26	618.86	1,770.77	27	1,016.73	1,539.23	57	971.80	1,632.83	42
Dividends + interest from subsidiaries / Interest expense + dividends .....	205.28	150.57	77	55.94	174.48	13	69.11	174.12	14	91.52	150.43	22	91.42	210.80	13
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.18	35	0	12.03	34	0.11	11.92	63	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X) .....	41.12	26.99	81	37.71	40.79	74	37.35	47.61	71	30.79	35.64	70	24.42	57.11	49
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	6.87	3.60	73	6.56	3.29	76	8.25	3.44	81	8.34	3.85	79	7.57	2.64	82
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual .....		0.65			1.04			0.92			1.03			0.54	
Total .....		0.95			1.64			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.11	1.77	52	0.15	1.76	55	0.14	1.76	56	0.15	2.66	54	0.16	5.62	48
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	47.06	70.90	31	180.05	69.90	90	147.24	66.37	89	112.31	81.10	82	149.34	57.84	93
Dividends declared / Net income .....	43.14	31.93	73	40.45	27.22	78	41.17	28.27	78	49.15	42.29	62	54.03	33.08	86
Net income – dividends / Average equity.....	5.06	7.51	23	6.04	9.25	26	5.85	8.62	27	4.41	4.14	52	4.01	6.46	19
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	228.12	133.26	80	62.02	160.45	23	76.90	155.92	22	96.89	132.17	32	95.59	178.13	24
Dividends from nonbank subsidiaries .....	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	228.12	183.35	75	62.02	213.42	14	76.90	203.53	13	96.89	174.85	20	95.59	260.40	12
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	92.18	43.79	84	24.44	43.30	31	30.53	45.96	30	45.85	60.28	37	44.73	66.55	29
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	1.09	0.36	85	1.27	0.54	81
Management and service fees from bank subsidiaries .....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	92.18	52.71	81	24.44	48.70	28	30.53	51.33	27	46.94	62.88	37	46	69.36	28
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries .....		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries .....		64.26			94.31			87.22			79.84			150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies .....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.98	67.73	88	100	72.55	94	100	74.16	91	97.66	69.76	64	97.20	67.32	65
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	2.33	0.63	84	2.76	0.80	84
Management and service fees from bank subsidiaries .....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	99.98	81.70	80	100	82.68	92	100	83.13	86	99.99	82.20	87	99.97	78.80	90
Dividends from nonbank subsidiaries .....	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	89	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	4.41	19	0	5.69	14	0	4.67	30	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	8.08	27.96	41	9.53	28.03	43	9.58	26.38	42	15.08	27.08	50	20.80	28.33	56